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FOURTH ANNUAL REPORT OF THE

. . IMPROVED DWELLINGS ASSOCIATION

.





Fourth Annual Report

OF THE

Improved Dwellings Association

BOSTON

PRESS OF GEO. H. ELLIS, 141 FRANKLIN STREET

1890

OFFICERS FOR 1890.

President.

GEORGE O. SHATTUCK.

Vice-President.

RICHARD H. DANA.

Clerk and Treasurer.

ARTHUR B. ELLIS.

Directors.

EUDORA C. ATKINSON.
MARTIN L. BRADFORD.
FREDERIC CUNNINGHAM.
RICHARD H. DANA.
GEORGE S. HALE.

HANNAH P. KIMBALL.
IDA M. MASON.
GEORGE O. SHATTUCK.
CORNELIA L. WARREN.
GEORGE WIGGLESWORTH.

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ANNUAL REPORT OF THE TREASURER.

LIABILITIES.

1,000 shares of capital stock,	\$100,000.00	
Mortgage on Broadway estate,	10,000.00	
Mortgage on Second Street estate,	7,000.00	
Balance of income on deposit,	976.30	
		<u>\$117,976.30</u>

ASSETS.

Broadway estate (South Boston),	\$55,524.00	
Second Street estate (South Boston):—		
Land,	\$10,500.00	
Buildings,	<u>50,442.81</u>	60,942.81
Cash in Boston Safe Deposit & Trust Co.,	1,509.49	
		<u><u>\$117,976.30</u></u>

STATEMENT OF INCOME.

Balance from last year's account,	\$1,616.73	
Received rents Broadway estate, from November, 1888, to November, 1889 (12 months),	5,070.13	
Received rents Second Street estate, 53 weeks, ending Christmas Day, 1889,	3,972.98	
Interest on deposit in Boston Safe Deposit & Trust Co. to Dec. 26, 1889,	<u>35.98</u>	
		<u>\$10,695.82</u>

PAYMENTS.

Repairs on Broadway estate,	\$876.37	
Expense " "	198.10	
Insurance " " (5 years),	270.59	
Water rates " "	139.50	
Taxes " "	579.21	
Paid agents " "	<u>265.99</u>	
		<u>\$2,329.76</u>
Repairs on Second Street estate,	\$173.65	
Expense " " " gas, coal, etc.,	539.05	
Insurance " " " (5 years),	242.76	
Water rates " " "	213.75	
Taxes " " "	683.70	
Paid agents " " "	<u>425.00*</u>	
		<u>2,277.91</u>
Amount carried forward,		<u>\$4,607.67</u>

*See p. 4 for note.

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<i>Amount brought forward,</i>	\$4,607.67	
Indebtedness (mortgage interest),	446.41	
Paid A. B. Ellis, services as clerk and treasurer three years to Jan. 1, 1890,	600.00	
General expense,	65.44	
Balance of income on hand,	976.30	
Paid dividends to stockholders, 4 per cent. per annum,	4,000.00	
		<u>\$10,695.82</u>

BOSTON, Jan. 1, 1890.

ARTHUR B. ELLIS, *Treasurer.*

* Including \$150 paid for special services of an agent during 3 months after this building was opened for tenants, as it was thought that special care and experience was needed at that period. Our agent now in charge receives \$300 per year.

BOSTON, Feb. 1, 1890.

To the President and Directors of the Improved Dwelling Association :

GENTLEMEN,—I have examined the books and accounts of your Association for the year 1889, as kept by your Treasurer, Arthur B. Ellis, Esq.

I find the cash regularly entered, correctly cast, and vouched as usual. The balance, \$1,509.49, was on deposit in the Boston Safe Deposit & Trust Co. on Jan. 1, 1890.

The postings from cash and journal are correct, the trial balance Jan. 1, 1890, standing :—

<i>Assets.</i>		<i>Liabilities.</i>	
Cash,	\$1,509.49	Capital Stock,	\$100,000.00
Broadway property,	55,524.00	Mortgage Broadway estate,	10,000.00
Second Street property,	60,942.81	Mortgage Second St. estate,	7,000.00
		Surplus,	976.30
	<u>\$117,976.30</u>		<u>\$117,976.30</u>

The stock certificate book shows an issue of 1,000 shares, being the exact amount of the capital.

Respectfully submitted,

GEORGE T. STODDARD, *Auditor.*

ANNUAL REPORT OF THE CLERK.

DURING the year 1889, the amount of necessary expenses, over and above the ordinary current charges, has been over \$1,700. If this sum was not included in ordinary running expenses, the net income from the entire property of the Association would have exceeded five and a half per cent. If this item is included, it is about four per cent.

BROADWAY ESTATE.

This property, consisting of several stores, rooms, and one tenement on Broadway, four brick tenement houses on C Street, and three small wooden houses on Athens Street, continues to bring in a good income. The shops now yield, in the aggregate, an increased rental over last year; for instance, by means of a partition, one shop is made into two, thus bringing more rent. At the same time, the net returns from the entire estate for 1889 are less than for 1888, chiefly owing to the cost of alterations, extensive repairs, insurance for five years, and commissions and charges on placing a mortgage. The four brick houses on C Street and the three wooden houses on Athens Street are now taken care of by Miss Gertrude Jacobs, who is agent for the Rufus Ellis Memorial. The net rental from the entire Broadway property is five per cent., showing a decrease of two per cent. from last year, largely due to causes alluded to. The total amount of expenses in excess of the ordinary current charges belonging to this estate, for 1889, is about \$800.

SECOND STREET BUILDINGS.

(Rufus Ellis Memorial.)

In the spring of 1888, after much deliberation, it was decided to try the experiment of building improved tenements

in South Boston. The situation chosen was in a particularly bad, if not dangerous, part of the city. Many of the buildings in the immediate neighborhood were old, and inhabited by a decidedly low class of people. A set of young men, known as "roughs" or "toughs," roamed about at night, and annoyed peaceable citizens. Still, in the face of all serious obstacles, it was thought advisable to build; for, although the locality was particularly bad, yet, being on the border line of respectability, and near Dorchester Avenue, Broadway, and Dover Street extension,—great thoroughfares, with street-cars running in various directions,—and not more than twenty minutes' walk from the Boston Post-office, it seemed to offer certain advantages over more remote, if more respectable, parts of the city. The building known as the "Rufus Ellis Memorial" was fully completed about Dec. 1, 1888. It is built in three sections, called respectively "A," "B," and "C." "A" contains 4 tenements of 4 rooms each, 3 of 3 each, 8 of 2, and 9 of 1, making in all 24 tenements. The average rental per room in this section is 88 cents. Section "B" has 12 tenements of 3 rooms each, and 12 of 2, making 24 in all. The average rental per room per week in this section is 79 cents. Section "C," the smallest, has 7 tenements of 3 rooms each, and 1 single-room tenement. The average rental per room per week in this section is 74 cents. More rent is charged in proportion for a single-room tenement than for tenements of two, three, or four rooms. The total number of tenements is 56. The cost of land and buildings was about \$61,000. The gross rents for the year 1889 were about \$4,000, expenses were about \$2,300, leaving as net income for the year about \$1,700. Of the above charges, \$550 at least cannot be fairly included in ordinary running expenses. If this amount was not included, the net income would be between $3\frac{1}{2}$ and 4 per cent., which seems a good showing for what may be called the first year, although the building was ready for occupancy a little over a year ago. It takes time, in spite of advertising, to attract attention. Moreover, the character of the neighborhood, although much improved during the past year, is still far from desirable.

In spite of these drawbacks, the building has slowly but surely gained a respectable class of occupants. As it was necessary to exercise great care in the choice of tenants, a good many tenements remained vacant during a large part of the year, thus diminishing the amount of income which might have been made; but it cannot be doubted that this policy, although it caused a pecuniary loss at the start, was a wise one to pursue, for, as the agent says, "the house is now well tenanted so far as respectability and temperance are concerned, and every good family is a guarantee of more."

As to the improvement in the neighborhood of the Rufus Ellis Memorial, the signs are unmistakable. The stockholders can take some satisfaction, perhaps, from that circumstance, in the absence of larger returns. Within a stone's throw of our building stands a fine new brick tenement house. Whether or not our good example was followed, the writer is unable to state; but it seemed to follow "hard upon" at least, as it was built about the same time as ours was. Another sign of improvement is the renovation of "Dungarvon Block," so called, on First Street, which has a much more respectable appearance now than it bore a year ago. The testimony of those who have been familiar with the changes of the past year concurs in finding general improvement in the locality.

Respectfully submitted,

ARTHUR B. ELLIS, *Clerk.*

REPORT OF THE AGENT

OF THE

RUFUS ELLIS MEMORIAL

FOR 1889.

The following table shows the occupancy and rental of the building on Dec. 31, 1889:—

<i>Occupancy.</i>	<i>Section A.</i>	<i>Section B.</i>	<i>Section C.</i>	<i>Total.</i>
Number of tenants,	22	20	8	50
“ “ rooms,	48	60	22	130
“ “ persons (including children),	54	77	32	166
“ “ children (under sixteen), . .	20	25	18	63
<i>Rental.</i>				
Yearly rent per room,	\$46.15	\$40.95	\$38.53	\$42.46
Weekly “ “ “88	.79	.74	.80
Vacant tenements,	3	4	0	7

NOTE.—Section A had 24 tenements; has been subdivided by making two four-room tenements into four two-room tenements, thus giving 26 tenements; of these, janitor has one two-room tenement, leaving 25 for rent.

Section B had 24 tenements: by cutting passage, one is impaired, and only 23 are really rentable.

There have been eight births and nine deaths during the year. Of these deaths, five were of children: two of them belonging to the same family died of diphtheria, which was contracted by one of them while on a visit in Dorchester, where the disease was prevalent. There was no further case of this kind during the year except a slight diphtheretic sore throat. Measles, consumption of the blood, and cholera infantum account for the remaining three. It is worth noting that there was only one case of cholera morbus, as dispensary physicians remarked that it was prevalent in South Boston, owing to lack of properly ventilated rooms. Consumption, cancer, fall from staging while at work, and burning from kerosene oil, respectively, caused the deaths of

the four adults. The house is now well tenanted, so far as respectability and temperance are concerned, and every good family is a guarantee of more. There has been little illness, considering the large number of occupants. The house has been well aired, healthful, and cool in the summer months. The yard has been made more attractive by the starting of a flower-garden and the planting of trees and vines; while for two months of the summer, through the kindness of Miss Ellen M. Tower of the Massachusetts Emergency and Hygiene Association, a sand garden was in operation, under the care of a young matron, where an average of about thirty children daily were amused and taken care of, to their great pleasure as well as that of the busy mothers. Through the kindness of the Young Men's Christian Union, a large number of carriage drives, steamboat rides, and horse-car trips, as well as "Country Week" excursions, were bestowed on the families here. The number of vacant tenements on Dec. 31, 1889, was seven. The total loss for the year on rents which could not be collected was \$45.60.

Occupation of Tenants for Year 1889.

	Within Year.	Dec. 30 1889.		Within Year.	Dec. 30
Baker, -	2		Machinist,	3	2
Barber,	2	1	Office boy,	2	2
Bar-tender,	1	1	Painter,	1	1
Boiler works,	1		Pedler,	3	
Bookbinder,	1	1	Printer,	1	
Brakeman,	3	1	Photographer,	2	1
Bricklayer,	1	1	Saleswoman,	3	2
Car-cleaner,	2	2	In eating saloons,	2	
Carpenter,	5	3	Seamstress,	2	1
Charwoman,	6	2	In shoe factory,	2	1
Cigar-maker,	1	1	Sign-painter,	1	1
Coachman,	1		Stationary engineer,	2	2
Cook,	1	1	Sugar works,	4	4
Fisherman,	1	1	Terra-cotta Works,	2	
Fur-sewer,	1		Tubular works,	1	1
Freight handler,	3	2	Tailoress,	1	1
Gas works,	2		Waiter,	3	3
Junk-dealer,	1	1	Watchman,	2	1
'Longshoreman,	2	1	Widow without occu-		
Laborer,	14	7	pation,	7	2
Laundress,	1	1			

ACT OF INCORPORATION.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows :—

SECT. 1. Nathaniel J. Bradlee, Richard H. Dana, Charles W. Dexter, Arthur B. Ellis, George S. Hale, Alice N. Lincoln, Ida M. Mason, George O. Shattuck, their associates and successors, are hereby made a corporation for the term of thirty years, by the name of the "Improved Dwellings Association," in the city of Boston, to hold and improve real estate in said city, for the purpose of erecting, maintaining, leasing, and improving homes for working people and others of moderate means, and to promote the adoption of modes of building and enforcement of sanitary regulations calculated to secure the comfortable and healthful condition of structures so occupied; subject to the provisions of chapters one hundred and five and one hundred and six of the Public Statutes and to all general laws which now are or may hereafter be in force relating to such corporations.

SECT. 2. Said corporation shall have power to buy, sell, and hold real estate for the purposes aforesaid, not exceeding two hundred and fifty thousand dollars in value.

SECT. 3. The capital stock of said corporation shall not exceed two hundred and fifty thousand dollars to be divided into shares each of the par value of one hundred dollars, and the dividends on said shares shall not exceed six per cent. per annum on the par value thereof.

SECT. 4. Any surplus accumulated by said corporation shall be used as a sinking or reserve fund or in improving the condition or increasing the number or the extent and capacity of the buildings occupied for such homes, *provided, however,* that the rentals from all the property owned by said corporation shall be limited to such rates as will, after paying six per cent. for every year, maintain said sinking or reserve fund at a sum not exceeding fifty thousand dollars.

SECT. 5. This act shall take effect upon its passage.

Approved April 3, 1885.

